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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
. Your full name	Loutonia	
	First name	First name
Write the name that is on		
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Pryor	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you	First name	First name
have used in the last	rirst name	riist name
8 years	Middle name	Middle name
Include your married or	Middle Hairie	Wildername
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits	XXX - XX- 5449	xxx - xx-
of your Social	AAA - AA <u>3449</u>	
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number		

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D	ebtor 1 Loutonia First Name	Pryor Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		10007 S Saint Lawrence Ave Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Loutonia		Pryor		Case number (if kno	own)	
	First Name	Middle Nan	ne Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		a brief description of each, see in B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 					
9.	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois Northern District of Illinois	When When When	4/14/2015 MM / DD / YYYY 4/30/2013 MM / DD / YYYY	Case number _ Case number _ Case number _	15-13290 13-18401
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	if known
11.	Do you rent your residence?	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.			st You (Form 10	1A) and file it with

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Loutonia Prvor Case number (if known)

First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Loutonia Pryor Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Loutonia Pryor Signature of Debtor 1 Signature of Debtor 2 Executed on __9/18/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Loutonia		Pryor	Case number (if kr	no wn)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the schedu	les filed with the petition is incorrect.
attorney, you do not	,			·
need to file this page.	/s/ Timothy Mazur		Date	9/18/2018
	Signature of Attorney for	or Debtor	MN	// / DD / YYYY
	,			
	Timothy Mazur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nuo		
	Street	nue		
	Olloct			
	Chicago		Illinois	60643
	City		State	Zip Code
	•			•
	Contact phone	3124473701	Email address	tmazur@semradlaw.com
	70224		Missou	ri
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Loutonia	Pryor					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	50.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,975.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,975.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	¢5 450 00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$5,450.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$3,006.47
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$26,524.78
Your total liabilities	\$34,981.25
Summarina Vaur Income and European	
William Summarize Your Income and Expenses	
·	
	\$2,135.45
1. Schedule I: Your Income (Official Form 106I)	\$2,135.45 \$1,945.00

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Debtor 1 Loutonia Pryor Case number (if known) First Name Middle Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,079.92 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$3,006.47 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$3,006.47

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your c	ase:						
Debtor 1	Lout				Pryor				
Debtor 2	First	Name	Middle N	lame	Last Name				
(Spouse, if fi	ling) First	Name	Middle N	lame	Last Name				
United Sta	ates Bankru	otcy Court for the:	Northern		District of Illinois				
Case num	nber				(State)				
Officia	al Form	106A/B							Check if this is an amended filing
Sche	dule A	/B: Prope	erty						12/1
category v responsible write your	where you le for suppl name and	think it fits best. I ying correct infor case number (if I	Be as complete a mation. If more s known). Answer e	nd ac pace very	asset only once. If an ass curate as possible. If two is needed, attach a sepa question. r Other Real Estate Yo	married peo rate sheet to	ople ar	e filing together, both a orm. On the top of any a	are equally
			quitable interest i	in an	y residence, building, land	d, or similar _l	proper	ty?	
	No. Go to	e is the property?							
1.1		ess, if available, or	other description	Wha	at is the property? Check Single-family home Duplex or multi-unit buildin			the amount of any secu	claims or exemptions. Put tred claims on Schedule D: ims Secured by Property.
					Condominium or cooperati Manufactured or mobile ho	ve		Current value of the entire property?	Current value of the portion you own?
	Number	Street	Zip Code		Land Investment property Timeshare Other			Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one	o has an interest in the pro- Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	, ,	ck	Check if this is co (see instructions)	ommunity property
				Oth	er information you wish t	o add about	this ite	em, such as local	
16			lak la awa	pro	perty identification numb	er <u>:</u>			
1.2		e more than one, li			at is the property? Check Single-family home Duplex or multi-unit buildin Condominium or cooperati Manufactured or mobile ho	g ve		the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> nims Secured by Property. Current value of the portion you own?
				ш	Land	ille			
	Number	Street	7in Code		Investment property Timeshare			Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	City	State	Zip Code	one	Other has an interest in the process Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ler information you wish to the perty identification numb	/ and another o add about		(see instructions)	emmunity property

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Debtor 1	Loutonia		Pryor	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or oth	[Vhat is the property? Check all the Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Other information you wish to accorderly identification number:	another	(see instructions)	mmunity property
	the dollar value of the por ve attached for Part 1. Wri	tion you own for a	all of your entries from Part 1, in	cluding any entrie	s for pages	
Do you ow you own t	hat someone else drives. If y ins, trucks, tractors, sport uti	equitable interest ou lease a vehicle, a	in any vehicles, whether they a also report it on Schedule G: Execu cycles	-	-	
3.1	Make Model: Year:	Kia Forte 2010	Who has an interest in the pone. Debtor 1 only	property? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2010 Kia Forte	113560	Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun	and another	Current value of the entire property? \$2575.00	Current value of the portion you own? \$2575.00
3.2	Make Model: Year:		instructions) Who has an interest in the pone. Debtor 1 only	property? Check	the amount of any seco	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)	and another	Current value of the entire property?	Current value of the portion you own?

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ebtor 1	Loutonia		Pryor	Case number	er (if known)		
	First Name	Middle Name	Last Name				
3.3	Make Model: Year:		Who has an interest in the pro one. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.	
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
	Other imormation.		At least one of the debtors ar	nd another			
			Check if this is community				
			instructions)	p. opo. 1, (ooo			
3.4	Make		Who has an interest in the pro	perty? Check		claims or exemptions. Po	
	Model:		one.		•	ured claims on <i>Schedule</i> a aims Secured by Property	
	Year: Approximate mileage:		Debtor 1 only			, , ,	
			Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors ar	nd another			
			Check if this is community instructions)	property (see			
4.1	Yes Make Model:		Who has an interest in the pro	perty? Check		claims or exemptions. Pured claims on Schedula	
	Year:		Debtor 1 only		the amount of any secured claims on Scho Creditors Who Have Claims Secured by Pro		
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors ar	nd another		<u> </u>	
			Check if this is community instructions)	property (see			
4.2	Make		Who has an interest in the pro	perty? Check		claims or exemptions. Pr	
	Model:		one.		_	ured claims on <i>Schedule</i> aims Secured by Property	
	Year: Approximate mileage:		Debtor 1 only		Creditors with have Cit	airis secured by Froperty	
	-		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors ar	nd another	-		
			Check if this is community instructions)	property (see			
			I of your entries from Part 2, incl			575.00	
	ave attached for Part 2 Wi	ite that number he	re		Φ2	313.00	

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... T.V., Cell phone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **✓** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$400.00 for Part 3. Write that number here

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card: TCF \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Deb	first Name	Middle Name	Last Name	Case number (if known)				
20.	20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.							
	Yes. Give specific information about them	Issuer name:						
21.	Retirement or pension Examples: Interests in IF		thrift savings accounts, o	or other pension or profit-sharing plans				
	Yes. List each account separately.	Type of account: 401(k) or similar plan:	Institution name:					
		Pension plan: IRA: Retirement account:						
		Keogh: Additional account:						
22.	Security deposits and Your share of all unused	Additional account: prepayments deposits you have made so that	you may continue service	or use from a company				
	Examples: Agreements v companies, or others No	vith landlords, prepaid rent, public	utilities (electric, gas, water Institution name:	er), telecommunications				
	Yes	Electric:						
		Gas:						
		Heating oil:	-					
		Security deposit on rental unit:						
		Prepaid rent:						
		Telephone:						
		Water:						
		Rented furniture:						
		Other:						
23.	_	r a periodic payment of money to	you, either for life or for a	number of years)				
	✓ No Yes	Issuer name and description:						

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Debte	or 1 Loutonia		Pryor	Case number (if known)	
24.	First Name Interests in an edu	Middle N Jeation IRA, in an acc		r under a qualified state tuition program.	
)(1), 529A(b), and 529(, , , , ,	
	✓ No Instit	ution name and descrip	otion. Separately file the records of any	interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable of exercisable for you		property (other than anything listed	n line 1), and rights or powers	
	✓ No Yes. Describe				
26.			secrets, and other intellectual propes, proceeds from royalties and licensin		
	✓ No	,	-, p	, .g	
	Yes. Describe				
27.	Licenses franchis	es, and other general	intangibles		
			ses, cooperative association holdings,	iquor licenses, professional licenses	
	✓ No Yes. Describe				
Mon	ey or property ov	wed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property ov				portion you own? Do not deduct secured
	Tax refunds owed t	o you		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed t No Yes. Give specifiabout then	o you ic information n, including whether		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed t No Yes. Give specifi about then you already	o you ic information		Federal: State: Local:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed t No Yes. Give specifiabout then you already and the tax Family support	o you ic information n, including whether y filed the returns x years	pousal support, child support, mainte	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specifiabout then you already and the tax Family support	o you ic information n, including whether y filed the returns x years	pousal support, child support, mainter	State: Local: nance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due of the support of the s	o you ic information n, including whether y filed the returns x years	pousal support, child support, mainter	State: Local: nance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due of the support of the s	o you ic information n, including whether y filed the returns x years	spousal support, child support, mainter	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due of the support of the s	o you ic information n, including whether y filed the returns x years	pousal support, child support, mainter	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due of the support of the s	o you ic information n, including whether y filed the returns x years	pousal support, child support, mainter	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due of Yes. Give specification of Yes. Give specification of Yes. Give specification of Yes. Give specification of Yes.	o you ic information n, including whether y filed the returns x years or lump sum alimony, s ic information		State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t No Yes. Give specification then you already and the tax Family support Examples: Past due of Yes. Give specification of Yes. Give specification of Yes. Give specification of Yes. Give specification of Yes. Unpaid w.	o you ic information n, including whether y filed the returns x years or lump sum alimony, s ic information		State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t ✓ No Yes. Give specification then you already and the tax Family support Examples: Past due of the company of the specification of the company of t	o you ic information n, including whether y filed the returns x years or lump sum alimony, s ic information	ce payments, disability benefits, sick pa	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t No Yes. Give specification then you already and the tax Family support Examples: Past due of Yes. Give specification Other amounts som Examples: Unpaid we Social Sec	o you ic information n, including whether y filed the returns x years or lump sum alimony, s ic information	ce payments, disability benefits, sick pa	State: Local: nance, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1 Loutonia		Pryor	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		Ith savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insurar of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property			cy, or are currently entitled to receive	
	property because someon	•		y, or allo carrottly ortalise to receive	
	Yes. Describe				
33.			rou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and ur to set off claims	liquidated claims of	every nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	did not already list			
	✓ No				
	Yes. Describe				
36.		-	n Part 4, including any entries fo		
Part	_		-	nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have any	regal or equitable int	erest in any business-related p	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own?
0.0					Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you alre	eady earned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Loutonia	Pryor Case number (if known)		
40	First Name	Middle Name Last Name quipment, supplies you use in business, and tools of your trade		
40.	machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	—			
	Yes. Describe			
	Tes. Describe			
42.	Interests in partnersh	ips or joint ventures		
	✓ No			
	Yes. Give specific	Name of entity: % of ownership:		
	information about		_	
	them			
	.			
43.	Customer lists, mailing	lists, or other compilations		
	✓ No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	☐ No			
	Yes. Desci	ribe		
	ш			
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			
	information			
				
45. A	dd the dollar value of a	all of your entries from Part 5, including any entries for pages you have attached		
for P	art 5. Write that numbe	er here		
	Describe Any Fa	arm- and Commercial Fishing-Related Property You Own or Have an Interest In.		
Part		interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?		
	No. Co to Dort 7	, Company of the control of the cont	Current value of the	
			portion you own?	
	Yes. Go to line 47.		Do not deduct secured claim or exemptions	ims
47.	Farm animals		C. SAGITIPAGITO	
	Examples: Livestock, po	oultry, farm-raised fish		
	✓ No			
	Yes. Describe			

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Debt	or 1 Loutonia First Name		ryor ast Name	Case number (if known)	
48.	Crops-either growing of		stivane		
10.	No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
52 A	dd the dollar value of all	l of your entries from Part 6, including	any entries for nages	you have attached	
		here			
				_	
Part 1	7: Describe All Pro	perty You Own or Have an Interes	st in That You Did N	lot List Above	
53.		perty of any kind you did not already lis	st?		
		s, country club membership			
	✓ No Yes. Give specific				
	information				
54. A	dd the dollar value of al	l of your entries from Part 7. Write tha	t number here		<u> </u>
Part 8	List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		P	<u> </u>
56. p	part 2 total vehicles, line	e 5	\$2575.00		
57. P	art 3: Total personal an	d household items, line 15	\$400.00		
58. P	art 4: Total financial as	sets. line 36	\$400.00		
	Part 5: Total business-re				
		ishing-related property, line 52			
	Part 7: Total other prope				
o2. T	iotai personai property.	Add lines 56 through 61.	\$2975.00	Copy personal property total	+ \$2975.00
				Sopy possessial proporty total p	40
63 T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$2975.00
	, .,			******	1

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Fill	in this inforr	nation to identify your ca	ase:			
				Davas		
Dec	otor 1	Loutonia First Name	Middle Name	Pryor Last Name		
	otor 2					
	ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the:	Northern D	District of Illinois (State)		
	se number lown)			(Giato)		
Of	ficial I	Form 106C				Check if this is an amended filing
Sc	hedule	e C: The Prop	erty You Claim a	s Exempt		04/16
info as e add For	rmation. Uxempt. If ritional page	Using the property you more space is needed pes, write your name and of property you cla	ulisted on Schedule A/B: If fill out and attach to this produced to the produc	Property (Official Form 10 page as many copies of P).	exemption you claim. On	ne property that you claim ecessary. On the top of any see way of doing so is to
the tax- und	amount o exempt re ler a law t r exempti	f any applicable stat etirement funds—ma hat limits the exemp on would be limited	utory limit. Some exempt by be unlimited in dollar a tion to a particular dollar to the applicable statutor	tions—such as those for amount. However, if you amount and the value of	narket value of the proper nealth aids, rights to rece claim an exemption of 100 the property is determine	ive certain benefits, and
Par	t 1: Iden	tify the Property You	Claim as Exempt			
1.			claiming? Check one only, ev	· · · · ·	you.	
	✓ You a	are claiming state and fe	deral nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)		
	You a	are claiming federal exe	mptions. 11 U.S.C. § 522(b)(2	2)		
2.	For any p	operty you list on Sche	dule A/B that you claim as e	xempt, fill in the information	below.	
		ription of the property hedule A/B that lists th		Amount of the exemption of the check only one box for each	·	laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description Kia F o	ı: orte, 2010, 2010	\$2,575.00	\$0		.CS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule			100% of fair market va applicable statutory lin		
	Brief		# 4.00.00		7	735 ILCS 5/12-1001(a)
	description	∷ Clothing	\$100.00	₹ \$100.	00	
	Line from Schedule			100% of fair market va applicable statutory lin		
3.	(Subject to	adjustment on 4/01/19 a	temption of more than \$160, and every 3 years after that for a	cases filed on or after the date	,	

No Yes

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Debtor 1	Loutonia	F	Pryor Case number (if known)	
	First Name Midd	lle Name L	ast Name	
Part 2:	Additional Page			
line	of description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Line	f cription: T.V., Cell phone from edule A/B: 07	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	f cription: Used Jewelry e from edule A/B: 12	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line	of cription: Other financial account, Prepaid Debit Card: TCF from edule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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		50	rago 22 or	<i>3</i> 1		
Fill in this in	formation to identify your ca	se:				
Debtor 1	Loutonia		Pryor			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name			
United State						
United State	es Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case number	er					
	1 Farma 100D			J	Пс	heck if this is a
Officia	l Form 106D				ar	mended filing
Sched	dule D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/1
more space	-		e are filing together, both are equ nber the entries, and attach it to t	•		
1. Do an	y creditors have claims se	ecured by your proper	ty?			
☐ No	o. Check this box and subm	nit this form to the court	with your other schedules. You have	e nothing else to rep	ort on this form.	
✓ Y6	es. Fill in all of the information	n below.				
Part 1: Li	st All Secured Claims					
separ	rt 2. As much as possible, list	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
0.1 Great	t Lakes Financial			ΦE 450.00	this claim	Φ0 07E 00
Credit	or's Name		that secures the claim:	\$5,450.00	\$2,575.00	\$2,875.00
	Box 13489 umber Street	2010 Kia Forte As of the date you file	, the claim is: Check all that apply.			
		Contingent				
Chic	•	Unliquidated				
City Who	State ZIP Code owes the debt? Check one.	Disputed				
✓ [Debtor 1 only	Nature of lien. Check a	all that apply.			
	Debtor 2 only		made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	,			
П	Check if this claim relates	Other (including a ri				
	to a community debt debt was rred	Last 4 digits of accou	,			
	Add the dollar value of y	our entries in Column A	on this page. Write that number	\$5,450.00		

here:

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		Document Page 23 01 04			
Fill in this infor	rmation to identify your case:				
Debtor 1	Loutonia	Pryor			
Debtor 2	First Name Middle Na	me Last Name			
(Spouse, if filing)	First Name Middle Na	me Last Name			
United States I	Bankruptcy Court for the: Northern	District of Illinois			
Case number (If known)		(State)			
Official F	orm 106E/F		Chec	k if this is an	amended filing
		ho Have Unsecured Claim	2		12/15
other party to Form 106A/B) claims that are the entries in known).	any executory contracts or unexpired leas and on Schedule G: Executory Contracts a e listed in Schedule D: Creditors Who Hold	creditors with PRIORITY claims and Part 2 for creditors es that could result in a claim. Also list executory contra and Unexpired Leases (Official Form 106G). Do not include Claims Secured by Property. If more space is needed, co tion Page to this page. On the top of any additional pages taims	cts on <i>Schedul</i> e any creditors py the Part you	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official lly secured out, number
No. Yes. List all o listed, ide As much Continua	f your priority unsecured claims. If a credito entify what type of claim it is. If a claim has bot as possible, list the claims in alphabetical orde tion Page of Part 1. If more than one creditor I	or has more than one priority unsecured claim, list the creditor of the priority and nonpriority amounts, list that claim here and show according to the creditor's name. If you have more than two holds a particular claim, list the other creditors in Part 3.	w both priority	and nonprior	ity amounts.
(i oi aii o	Apparation of odor type of stains, ood the motion		Total	Priority	Nonpriority
2.1 IRS			claim \$3,006.47	amount \$3,006.47	\$0.00
		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	φ0,000.41	ψ3,000.41	\$0.00
Del	phia Pennsylvania 19101 State Zip Code curred the debt? Check one. otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors and another eck if this claim relates to a community de	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were			
	laim subject to offset?	intoxicated Other Specify			

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Debte	or 1	Loutonia Pryor First Name Middle Name Last Na	Case number (if known)	
Part :	2.	List All of Your NONPRIORITY Unsecured Claims		
3. [any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to Yes.	the court with your other schedules.	
t I	unse f m	ecured claim, list the creditor separately for each claim. For each clai	rder of the creditor who holds each claim. If a creditor has more m listed, identify what type of claim it is. Do not list claims already in in Part 3.If you have more than four priority unsecured claims fill our	cluded in Part 1.
				Total claim
4.1	No	MERICOLLECT INC onpriority Creditor's Name 351 S Alverno Rd	- Last 4 digits of account number 0286 When was the debt incurred? 4/2017	\$219.00
	Nı	umber Street	As of the date you file, the claim is: Check all that apply.	
	М	anitowoc Wisconsin 54220	Contingent	
	Ci	ity State Zip Code	Unliquidated	
	W	/ho incurred the debt? Check one. Debtor 1 only	Disputed	
	Ė	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	F	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or	
	F	At least one of the debtors and another	divorce that you did not report as priority claims	
	F	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?	001 Collection; Collecting for	
	~	? No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
		Yes		
4.2	_	DA/PONTIAC	- Last 4 digits of account number 4814	\$722.00
	4	onpriority Creditor's Name 15 E MAIN POB 213	When was the debt incurred? 5/2015	
		Illinois 61364 ity State Zip Code tho incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offset?	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Out Collection; Collecting for	
	.s	.	Other. Specify ORIGINAL CREDITOR: MEDICAL	
		Yes		
4.3	_	ity of Chicago - Dep't of Revenue onpriority Creditor's Name	Last 4 digits of account number	\$5,000.00
	P	O Box 88292	When was the debt incurred?n/a	
		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt the claim subject to offset?	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Parking Tickets	
	Ŀ	✓ No Yes		

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Street Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Notice Only **V** Is the claim subject to offset? No ☐ Yes **CREDITORS DISCOUNT & A** \$683.00 1914 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2016 415 E MAIN ST Street Number As of the date you file, the claim is: Check all that apply. Contingent STREATOR 61364 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. $\overline{}$ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other. Specify Yes **CREDITORS DISCOUNT & A** \$683.00 Last 4 digits of account number 6047 Nonpriority Creditor's Name When was the debt incurred? 12/2017 415 E MAIN ST Number Street As of the date you file, the claim is: Check all that apply. Contingent STREATOR 61364 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

✓ No

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify

V

divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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 Debtor 1 First Name
 Loutonia
 Pryor
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDITORS DISCOUNT & A	Last 4 digits of account number 1132	\$683.00
	Nonpriority Creditor's Name 415 E MAIN ST	When was the debt incurred? 7/2016	
	Number Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.	
	STREATOR Illinois 61364	Contingent	
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No	Other. Specify PAYMENT DATA	
	Yes		
4.8	CREDITORS DISCOUNT & A	— Last 4 digits of account number 8924	\$683.00
	Nonpriority Creditor's Name 415 E MAIN ST	When was the debt incurred? 10/2016	
	Number Street	As of the data you file the claim in Check all that apply	
		As of the date you file, the claim is: Check all that apply. Contingent	
	STREATOR Illinois 61364	Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts 001 Collection; Collecting for	
	No	ORIGINAL CREDITOR: MEDICAL	
		Other. Specify PAYMENT DATA	
_	Yes		
4.9	Creditors Discount & Audit Co. Nonpriority Creditor's Name	Last 4 digits of account number	\$2,683.00
	PO Box 213	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Chrombon C10C4	Unliquidated	
	Streator Illinois 61364 City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	<u> </u>	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Collecting For -	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 East Lake Management \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3500 S. Lake Park Avenue Number Street As of the date you file, the claim is: Check all that apply. 302 Contingent Unliquidated 60653 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? No ◪ Yes 4.11 IRS \$71.63 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 7346 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Philadelphia Pennsylvania 19101 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 1040 Taxes Is the claim subject to offset? **✓** No Yes MCCARTHY BURGESS & WOL 4.12 \$974.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2017 1111 GATEWAY SVC PARK Number As of the date you file, the claim is: Check all that apply. Contingent MORRISTOWN 37813 Tennessee Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** • | ORIGINAL CREDITOR: No

Yes

Other, Specify

COMMONWEALTH EDISON COMPANY AK

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 MERCHANTS CREDIT GUIDE \$591.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W JACKSON BLVD # 700 When was the debt incurred? 11/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.14 Peoples Gas \$900.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Past Gas Bill Is the claim subject to offset? **✓** No Yes RENT A CENTER \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5501 Headquarters Dr Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Plano Texas 75024 City State Zip Code Disputed Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Notice Only

No Yes

Is the claim subject to offset?

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Sprint Corp. \$1,267.15 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 7949 Number Street As of the date you file, the claim is: Check all that apply. Attn Bankruptcy Dept Contingent Unliquidated 66207 Overland Park Kansas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify Phone bill Is the claim subject to offset? No Ⅵ Yes STATE COLLS \$259.00 Last 4 digits of account number _ 5359 Nonpriority Creditor's Name When was the debt incurred? 12/2015 PO BOX 6250 Street Number As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53701 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes SUNRISE CREDIT SERVICE \$276.00 Last 4 digits of account number 0238 Nonpriority Creditor's Name When was the debt incurred? 234 AIRPORT PLAZA BLVD S Number Street As of the date you file, the claim is: Check all that apply. Contingent FARMINGDALE 11735 New York Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: T-**✓** No

Yes

Other. Specify

MOBILE

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Pryor Debtor 1 Loutonia Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Union Auto \$10,830.00 Last 4 digits of account number Nonpriority Creditor's Name 8700 S. CHICAGO AV When was the debt incurred? 1/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60617 CHICAGO Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Automobile Is the claim subject to offset? No ◪ ☐ Yes Union Auto \$0.00 Last 4 digits of account number _ 1367 Nonpriority Creditor's Name When was the debt incurred? 10/2012 8700 S. CHICAGO AV As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **CHICAGO** Illinois 60617 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 19 Automobile Is the claim subject to offset? **✓** No Yes WEBBANK/FINGERHUT FRES 4.21 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2015 6250 RIDGEWOOD RD Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 006 InstallmentLoan Is the claim subject to offset? Other. Specify No

Yes

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otor 1 Loutonia			Pryor	Case number (if known)
First Name		Middle Name	Last Name	
t 3: List Other	s to Be Notified	About a Debt Tha	t You Already List	ted
collection agen	ncy is trying to colle ncy here. Similarly, i	ect from you for a de if you have more th	ebt you owe to some an one creditor for a	y, for a debt that you already listed in Parts 1 or 2. For example, if a cone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional y debts in Parts 1 or 2, do not fill out or submit this page.
Harris & Harris o	f Illinois, LTD.		On which ent	try in Part 1 or Part 2 did you list the original creditor?
111 West Jacks	on Blvd.		Line 4.3	of (Check Part 1: Creditors with Priority Unsecured Claims
Number Stre	et			one): Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits	of account number
City	State	Zip Code		
IL Secretary of S	State		On which ent	try in Part 1 or Part 2 did you list the original creditor?
2701 S. Dirksen	Parkway		Line 4.3	of (Check Part 1: Creditors with Priority Unsecured Claims
Number Stre	et			one): Part 2: Creditors with Nonpriority Unsecured Claims
Springfield	Illinois	62723	Last 4 digits	of account number
City	State	Zip Code	Last + digits	

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 Debtor 1
 Loutonia
 Pryor
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$3,006.47 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$3,006.47 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$26,524.78 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$26,524.78 6j. Total. Add lines 6f through 6i. 6j.

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Debtor 1 Loutonia Pryor	Pryor	
First Name Middle Name Last Name		
Debtor 2		
(Spouse, if filing) First Name Middle Name Last Name		
United States Bankruptcy Court for the: Northern District of Illinois (State)		
Case number		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument Page	e 34 of 84					
Fill in	this infor	mation to identify your c	ase:							
Debto	or 1	Loutonia		Pryor						
	•	First Name	Middle Name	Last Name						
Debto (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name						
United	d States B	ankruptcy Court for the:	Northern	District of Illinois						
Case	number			(State)						
(If know	vn)				Cheal this is a					
					Check if this is a amended filing					
Off	icial	Form 106H								
Sch	edul	e H: Your Cod	lebtors		12/1					
1. 2.	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person.									
		Name of your spouse, f	ormer spouse, or legal equiv	valent valent						
		Number Street								
		City	State	Zip Cod	ode					
3.	again as	s a codebtor only if that	t person is a guarantor or	cosigner. Make sure you	or if your spouse is filing with you. List the person shown in line 2 you have listed the creditor on Schedule D (Official Form 106D), Schedule D, Schedule E/F, or Schedule G to fill out Column 2.					
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt Check all schedules that apply:					
3.1	Adams,	Kimberly								
	Name	,			Schedule D, line					

60628

Zip Code

10007 St Lawrence

Illinois

State

Street

Number

Chicago

City

Schedule E/F, line 4.1

Schedule G, line _

✓

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		_						
Fill in this in	formation to identify	your case:						
Debtor 1	Loutonia	Pryor Last Na		_				
Dahlera	First Name	First Name Middle Name			Che	eck if this is:		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Na	ame	-	An amended filing		
United States	s Bankruptcy Court for	Northern Northern	District of Illin	nois		A supplement showing post-petition chapter 1 expenses as of the following date:		
the: Case numbe	r		(5)	tate)		•		
(If known)						MM / DD / YYYY		
Official	Form 106I							
Schedu	ıle I: Your In	come				12/1		
spouse. If m number (if k		l, attach a separate she y question.				not include information about your onal pages, write your name and case		
Fill in yo informat	ur employment		Debtor 1			Debtor 2		
	e more than one job, eparate page with n about additional	Employment status	✓ Emplo	ved		Employed		
•				nployed		Not Employed		
		Occupation	Custodian	,				
•	art time, seasonal, or oyed work.	Employer's name	Total Main	tenance Cleanin	g			
	on may include student	Employer's address	615 Wheat	: Ln Ste C				
•	naker, if it applies.		Number Street			Number Street		
			Wood Dale	Illinois State	60191 Zip Code	- City State Zip Code		
		How long employed there?	18 years 8		Zip Gode	City State Zip Code		
Part 2: Gi	ve Details About N							
spouse unle If you or you	ess you are separated. ur non-filing spouse hav	e more than one employer,				write \$0 in the space. Include your non-filing		
more space, attach a separate sheet to this form.					Debtor 1	For Debtor 2 or non-filing spouse		
		ary, and commissions (before, calculate what the monthly		2.	\$2,652.00			
3. Estimate and list monthly overtime pay. 3.					+ \$0.00			
4. Calcula	ate gross income. Add l	ine 2 + line 3.		4.	\$2,652.00			

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Pirst Name Middle N	Pryor lame Last Name	2	Case number	(if					
riist Name - Wildule P	dane Last Nam	<u> </u>	known) For Debtor 1	For Debtor 2 or non-filing spouse					
Copy line 4 here	→	4.	\$2,652.00						
5. List all payroll deductions:									
5a. Tax, Medicare, and Social Security dedu	ctions	5a.	\$516.55						
5b. Mandatory contributions for retirement		5b.	\$0.00						
5c. Voluntary contributions for retirement p	•	5c.	\$0.00						
5d. Required repayments of retirement fund		5d.	\$0.00						
5e. Insurance		5e.	\$0.00						
5f. Domestic support obligations		5f.	\$0.00						
5g. Union dues		5g.	\$0.00						
5h. Other deductions. Specify:		5h. +	\$0.00 +						
6. Add the payroll deductions. Add lines 5a + 5b +5h.		6.	\$516.55						
7. Calculate total monthly take-home pay. Sub	tract line 6 from line 4.	7.	\$2,135.45						
8. List all other income regularly received:									
8a. Net income from rental property and fro business, profession, or farm									
Attach a statement for each property and bugross receipts, ordinary and necessary business the total monthly net income.		8a.	\$0.00						
8b. Interest and dividends		8b.	\$0.00						
8c. Family support payments that you, a nor dependent regularly receive	n-filing spouse, or a								
Include alimony, spousal support, child sup divorce settlement, and property settlement		8c.	\$0.00						
8d. Unemployment compensation		8d.	\$0.00						
8e. Social Security		8e.	\$0.00						
8f. Other government assistance that you re Include cash assistance and the value (if known cash assistance that you receive, such as founder the Supplemental Nutrition Assistance housing subsidies Specify:	own) of any non- od stamps (benefits	8f.	\$0.00						
8g. Pension or retirement income		8g.	\$0.00						
8h. Other monthly income. Specify:		8h. +	\$0.00 +						
9. Add all other income Add lines 8a + 8b + 8c +	8d + 8e + 8f +8g + 8h.	9.	\$0.00						
10. Calculate monthly income. Add line 7 + line 9 Add the entries in line 10 for Debtor 1 and Debt		10.	\$2,135.45 +		\$2,135.45				
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.									
Specify:					11. + \$0.00				
12. Add the amount in the last column of line 1 Write that amount on the Summary of Scheduk					12. \$2,135.45 Combined monthly income				
13. Do you expect an increase or decrease wit	hin the year after you file t	this forn	1?						
Yes. Explain:									

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		Doc	ument Page 37 of 6)4		
Fill in this infor	mation to identify your	case:				
Debtor 1	Loutonia		Pryor			
Dahlano	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	3	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	A supplement sho expenses as of the		
Case number (If known)			(State)	MM / DD / YYYY		
Official	Form 106J					
	e J: Your Exp	enses				12/15
information. If (if known). Ans	=	attach another sheet to th	are filing together, both are equalis form. On the top of any additio			umber
1. Is this a joi						
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
	■ No					
ľ	Yes. Debtor 2 must fi	ile Official Forms 106J-2, <i>Exp</i>	enses for Separate Household of De	ebtor 2.		
2. Do you hav	re dependents?	lo				
Do not list Debtor 2.	Debtor 1 and	es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	ent live
	penses include	lo				
than	- Poopie emai	_				
yourself an dependent	a your	'es				
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
	of a date after the bank		s you are using this form as a sup upplemental Schedule J, check t	=	-	
	-	cash government assistance it on <i>Schedule I: Your Incom</i>	-		Yo	ur expenses
	I or home ownership ex or the ground or lot. 4.	openses for your residence.	Include first mortgage payments an	d	4.	\$200.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Loutonia
 Pryor
 Case number (if known)

 Last Name
 Last Name

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities: 6. \$0.00 6. Utilities: 6. \$200,00 6. Utilities: 6. \$200,00 6. Water, sewer, garbage collection 6. \$0.00 6. Chelphone, coll phone, Informet, statellite, and cable services 6. \$0.00 6. Chelphone, coll phone, Informet, statellite, and cable services 6. \$0.00 6. Chelphone, coll phone, Informet, statellite, and cable services 6. \$0.00 6. Chelphone, coll phone, Informet, statellite, and cable services 6. \$0.00 6. Chelphone, coll phone, Informet, statellite, and cable services 7. \$338.00 6. Chelphone, coll phone, Informet, statellite, and cable services 8. \$0.00 7. Coldring, Baudry, and dry cleaning 8. \$5.00 9. Clothing, Baudry, and dry cleaning 9. \$75.00 10. Personal care products and services 11. \$75.00 11. Medical surrance and deficit services 12. \$300.00 12. Characterian, clubse, recreation, newspapers, magazines, and books 13. \$	First Name	Middle Name Last Name		
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6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$200.00 6d. Other, Specify: 7. \$338.00 7. Food and housekceping supplies 7. \$338.00 8. Childcare and children's education costs 8. \$0.00 9. Citothing, laundry, and dry cleaning 9. \$375.00 10. Personal care products and services 11. \$375.00 11. Medical and dental expenses 11. \$375.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$300.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 15. \$0.00 15. Insurance 15 \$0.00 15a. Life insurance 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify: 16 \$0.00 17c. The insurance. Specify: 17a \$0.00 17c. Chers	6. Utilities:			
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15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	15c. Vehicle insurance		15c	\$130.00
Specify:	15d. Other insurance. Specif	у:	15d	\$0.00
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20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's	, or renter's insurance		
	20e. Homeowner's associati	on or condominium dues		

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Debtor 1	Loutonia	ì		Pryor	Case number (if known)		
	First Nan	ne	Middle Name	Last Name			
21. Othe	r. Specif	y:				21	\$0.00
22. Calc	ulate yo	our monthly expense	es.				\$1,945.00
22a. A	Add lines	4 through 21.					\$0.00
22b. (Copy lin	e 22 (monthly expens	ses for Debtor 2), if any,	from Official Form 106J-	2		\$1,945.00
22c. A	Add line	22a and 22b. The re	sult is your monthly exp	enses.		22.	
23.Calcu	ılate yo	ur monthly net inco	ome.				
23a. (Copy line	e 12 (your combined	monthly income) from	Schedule I.		23a	\$2,135.45
23b. (Сору уо	ur monthly expenses	from line 22 above.			23b	\$1,945.00
			ses from your monthly i	ncome.			\$190.45
	The resu	ılt is your monthly ne	et income.			23c	
For e	example,	do you expect to fin	ish paying for your car l	ses within the year after	you expect your		

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Debtor 1	Loutonia		Pryor	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the: N	Northern	District of Illinois (State)	

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Loutonia Pryor	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/18/2018 MM/DD/YYYY	Date MM/DD/YYYY
	WIW/05/1111	101101/00/1111

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Fill in th	nis infor	mation to identify your c	ase:					
Debtor	1	Loutonia First Name	Middle N	Pryor Jame Last N	ame			
Debtor (Spouse,		First Name	Middle N	lame Last N	ame			
United	States B	ankruptcy Court for the:	Northern	District of III	inois			
Case n				(8	State)			
Offic	cial	Form 107						Check if this is a amended filing
		nt of Financia	l Affairs fo	or Individuals	s Filing for	r Bankru	ptcv	04/1
Be as o	complet ation. It	te and accurate as po f more space is neede own). Answer every qu	ssible. If two ma d, attach a sepa	arried people are filin	g together, both	are equally re	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Live	ed Before			
1. V	What is	your current marital sta	itus?					
[ried married						
2. [Ouring t	he last 3 years, have yo	u lived anywhere	other than where you	live now?			
[✓ No Yes	. List all of the places yo	u lived in the last	3 years. Do not includ	e where you live r	now.		
	Deb	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	eet		From
	City	State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stre	eet		From
	City	State	Zip Code		City	State	Zip Code	
	<i>d territor</i> No	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out So	mia, Idaho, Louisi	iana, Nevada, New Mexi	co, Puerto Rico, Te			mmunity property states

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Deb	tor 1	Loutonia	Pryor	Case n	iumber (if known)	
		First Name Middle	e Name Last Name	e	·	
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and yo No Yes. Fill in the details.	ved from all jobs and all busin	esses, including part-time		ars?
	Ľ		Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until le date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$20000.00	Wages, commissions, bonuses, tips Operating a business	
	Inclu publ filing List	you receive any other income during a de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it o	f other income are alimony; ney collected from lawsuits; nly once under Debtor 1.	; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:	Est. YTD Workers' Compensation Income	\$3,900.00		
		or last calendar year: January 1 to December 31, 2017) YYYY	Est. Workers' Compensation Income	\$16,900.00		
		or the calendar year before that: January 1 to December 31, 2016) YYYY		\$0.00		

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Debtor 1 Loutonia Pryor Case number (if known) First Name Middle Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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Yes. List all payments to an insider. Dates of payment Total amount paid Amount you still owe	or 1	Loutonia		Pry	or	Case number	(if known)
insider's Name Number Street No Yes. List all payments to an insider. Dates of payments are found by the payment of the payments or transfer any property on account of a debt that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments or transfer any property on account of a debt that benefited an insider of payment of the paym		First Name	Middle Name	Las	t Name		
Total amount pour paid Still owe Reason for this payment Dates of payment Dates of payment Dates of payment Dates of payment Dates of payment Dates of payment Dates of payment Dates of payment Dates of payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of pa	nsio orp ger	ders include your relatives porations of which you are nt, including one for a bus	s; any general partners e an officer, director, p siness you operate as	; relatives of any eerson in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	ou are a general partner; g securities; and any managing
Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Vithin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Total amount Amount you still owe Reason for this payment Include creditor's name Number Street City State Zip Code	✓		o an incidor				
Number Street City State Zip Code	_	res. List all payments t	o an insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an nisider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No Yes. List all payments that benefited an insider. Dates of payment paid Insider's Name Number Street City State Zip Code Insider's Name Number Street Number Street		Number Street					
Number Street City State Zip Code	_	City State	Zip Code				
City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider. No Yes. List all payments that benefited an insider. Dates of payment paid Amount you still owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street		Insider's Name					
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? No Yes. List all payments that benefited an insider. Dates of payment paid Total amount paid Amount you still owe Insider's Name Number Street City State Zip Code Number Street		Number Street					
Yes. List all payments that benefited an insider. Dates of payment Total amount paid Amount you still owe Reason for this payment Include creditor's name		City State	Zip Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street	insio Inclu	der? ude payments on debts g No	uaranteed or cosigned	d by an insider. der. Dates of	Total amount	Amount you	
Number Street City State Zip Code Insider's Name Number Street				payment	paid	Still Owe	Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name					
Insider's Name Number Street		Number Street					
Number Street	_	City State	Zip Code				
		Insider's Name					
City State 7in Code		Number Street					
			<u> </u>				

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Debtor 1 Loutonia Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debtor 1	1 Loutonia	Pryor	Case number (if known)		
	First Name Middle Na		<u> </u>		
	ithin 90 days before you filed for bankru ecounts or refuse to make a payment be		a bank or financial institution, set	off any amount	s from your
~	-				
	Yes. Fill in the details.				
		Describe the action		ate action as taken	Amount
	Creditor's Name		_		
	Number Street				
		Last 4 digits of accou	nt number: XXXX-		
	City State Zip C	code			
	ithin 1 year before you filed for bankrup pointed receiver, a custodian, or anoth		he possession of an assignee for th	e benefit of cre	editors, a court-
✓	No				
	Yes				
Part 5:	List Certain Gifts and Contributio	ns			
13. W	ithin 2 years before you filed for bankru	uptcy, did you give any gifts with	a total value of more than \$600 per	r person?	
<u> </u>	No Yes. Fill in the details for each gift.				
_	Gifts with a total value of more than per person	\$600 Describe the gifts	ga	ates you ave the ifts	Value
	Person to Whom You Gave the Gift				
	Number Street				
	City State Zip C	code			
	Person's relationship to you				
	Person to Whom You Gave the Gift		_		
	Number Street				
	City State Zip C Person's relationship to you	Code			

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Charity's Name Number Street	heft, fire, other disaster, or of your Value Value Value
Ves. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600	heft, fire, other disaster, or of your Value Value Value
Ves. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600	heft, fire, other disaster, or of your Value Value Value
Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of t gambling? ✓ No Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule AB: Property</i> . Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attomeys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy or Yes. Fill in the details. Describe what you contributed Date contributions Person Who Was Paid Person Who Was Paid Person Who Was Paid Number Street Attorney's Fee - 250.00	heft, fire, other disaster, or of your Value of propert lost
Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of t gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule AB: Property</i> . Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy location and value of any property transfered Semral Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Describe what you contributed Date contr Describe what you contributed Date contr Out of the contribution	heft, fire, other disaster, or of your Value of propert lost
Gifts or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of t gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy in the details. Description and value of any property Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 250.00	heft, fire, other disaster, or of your Value of propert lost
that total more than \$600 Charity's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of tagambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. 17: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	heft, fire, other disaster, or of your Value of propert lost
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Number Street City State Zip Code Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of t gambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 250.00	of your Value of propert lost
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City State Zip Code	of your Value of propert lost
Gity State Zip Code Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of togambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 250.00	of your Value of propert lost
Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of togambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 250.00	of your Value of propert lost
Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of t gambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy Yes. Fill in the details. Description and value of any property transferred Date or transferred Attorney's Fee - 250.00 9/4/20 9/4/20 Person Who Was Paid 11101 S. Western Avenue Number Street	of your Value of propert lost
Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of to gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transferred Date or transferred Attorney's Fee - 250.00 9/4/20 9/4/20	of your Value of propert lost
Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of to gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transferred Date or transferred Attorney's Fee - 250.00 9/4/20 9/4/20	of your Value of propert lost
gambling? ✓ No ✓ Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No ✓ Yes. Fill in the details. Description and value of any property transferred Date or travas representations. Description and value of any property transferred Attorney's Fee - 250.00 9/4/2t	of your Value of propert lost
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 250.00	nerty to anyone you consult
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 250.00	nerty to anyone you consult
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy No Yes. Fill in the details. Description and value of any property transferred Date or travas representations of the property of transferred Attorney's Fee - 250.00 Attorney's Fee - 250.00	nerty to anyone you concub
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy No Yes. Fill in the details. Description and value of any property transferred Date or travas representations of the property of transferred Attorney's Fee - 250.00 Attorney's Fee - 250.00	nerty to anyone you concub
Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any proabout seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy No Yes. Fill in the details. Description and value of any property transferred Date or travas representations of the property of transferred Attorney's Fee - 250.00 Attorney's Fee - 250.00	nerty to anyone you consul-
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy No Yes. Fill in the details. Description and value of any property transferred Person Who Was Paid 11101 S. Western Avenue Number Street Number Street	porty to anyone you consul
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Yes. Fill in the details. Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Date or tra was r Attorney's Fee - 250.00	
Description and value of any property transferred Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Date or transferred Attorney's Fee - 250.00 9/4/20	
Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Transferred Attorney's Fee - 250.00 9/4/20	
Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Transferred Attorney's Fee - 250.00 9/4/20	payment Amount of
Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Attorney's Fee - 250.00 9/4/20	•
Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	1
Person Who Was Paid 11101 S. Western Avenue Number Street	
11101 S. Western Avenue Number Street)18 <u>\$250.00</u>
Number Street	
Chicago Illinois 60643	
City State Zip Code	
Email or website address	
Person Who Made the Payment, if Not You	
Person Who Was Paid	
FOISOIT VYITO VYAS FAIU	
Number Street	
Number Street	
City State Zip Code	
Email or website address	
Person Who Made the Payment, if Not You	
Email or website address	

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Jebtor	1 Loutonia		Pryor	Case number <i>(if kna</i>	wn)	
	First Name M	iddle Name	Last Name			
he	ithin 1 year before you filed for bar elp you deal with your creditors or onot include any payment or transfer	to make payme	ents to your creditors?	ır behalf pay or trans	fer any property to ar	nyone who promised to
~	No					
Ē	Yes. Fill in the details.					
			Description and value of an transferred	y property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
Ind	e ordinary course of your business clude both outright transfers and tran d transfers that you have already liste No	sfers made as se	ecurity (such as the granting of a	security interest or mor	tgage on your property). Do not include gifts
	Yes. Fill in the details.					
			Description and value of pro transferred		any property or received or debts pa ge	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
	Person Who Received Transfer					
	Number Street					
	City State Person's relationship to you	Zip Code				
be	ithin 10 years before you filed for teneficiary? these are often called asset-protection		you transfer any property to a	self-settled trust or s	similar device of whic	h you are a
· [2]	No	ŕ				
L	Yes. Fill in the details.		Description and value of the	ne property transferro	ed	Date transfer was made
	Name of trust					

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Debtor 1 Loutonia Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code City State Zip Code

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Debtor 1 Loutonia Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

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Deb		Loutonia			Pryor		Ca	se number (i	f known)		
		First Name	N	fiddle Name	Last Na	ıme					
26.	Hav	e you been a party	y in any judici	al or administr	ative proceedir	ng under	any environme	ental law? In	nclude settlement	s and order	rs.
		No Yes. Fill in the det	ails.								
		Occas IIII			Court or agenc	y		Nature	of the case		Status of the case
		Case title			Court Name						Pending
		Case number			NumberStreet						On appeal Concluded
		•			•	State	Zip Code				
Pari	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to	Any Bu	siness				
27.	With	A member of A partner in a An officer, dir	etor or self-en a limited liabi a partnership rector, or mar at least 5% of	nployed in a tra lity company (L aging executiv the voting or e	ade, profession, LC) or limited live of a corporate quity securities	, or other iability pa tion of a corp	activity, either artnership (LLP) coration	full-time or p		y business?	
	ш						re of the busin	ess	Employer Ident	tification nu	mber Do not
					200020				include Social		
		Business Name			_				EIN:		
		Number Street			Name of	accounta	ant or bookkee	per	Dates business	s existed	
		City	State	Zip Code					From	_ To	
					Describe	the natu	ire of the busin	ess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			Name of	account	ant or bookkee	per	Dates business	s existed	
		City	State	Zip Code					From	_To	
					Describe	the natu	ire of the busin	ess	Employer Ident include Social		
		Business Name			_				EIN:		
		Number Street			Name of	account	ant or bookkee	per	Dates business	existed	
		City	State	Zip Code					From	_ To	

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Deb	tor 1 Loutor	nia		Pryor	Case number (if known)
	First N	ame	Middle Name	Last Name	<u> </u>
28.	creditors No	years before you file or other parties. Fill in the details be		ou give a financial statement	t to anyone about your business? Include all financial institutions,
	ш			Date issued	
				Date issued	
	Nam	Α		MM/DD/YYYY	
	rtan				
	Nun	ber Street		_	
	City	State	e Zip Code	_	
	0:				
Part	Sign	Below			
1	true and co	orrect. I understand cy case can result	d that making a false sta in fines up to \$250,000,	tement, concealing property or imprisonment for up to 20	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Louton			· · .
		Signature of D	Jeptor I		Signature of Debtor 2
		Date 9/18/20	118		Date
I	✓ No Yes	ach additional pag	es to Your Statement of	Financial Affairs for Individu	nals Filing for Bankruptcy (Official Form 107)?
	Yes. N	ame of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	t of Illinois			
n re	Loutonia Pryor		Case No.			
	Debtor			(If known)		
			Chapter	Chapter 13		
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR					
1	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to ac	cept		\$4,000.00		
	Prior to the filing of this statement II	\$250.00				
	Balance Due			\$3,750.00		
2	. The source of the compensation paid	to me was:				
	✓ Debtor	Other (specify)				
3	. The source of the compensation paid	I to me is:				
	✓ Debtor	Other (specify)				
4	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5	. In return for the above-disclosed fee	I have agreed to render legal	service for all aspects of the bank	kruptcy case, including:		
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 					
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;					
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;					
6	By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
		CERTIFICA	TION			
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreement	t or arrangement for payment to n	ne for representation of the		
	9/18/2018		/s/ Timothy Mazur			
	Date		Signature of Attorney			
			Semrad Law Firm			
			Name of law firm			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- I. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the
 debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the
 attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee
 application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$368.47
- Before signing this agreement, the attorney has received, \$250.00 toward the flat fee, leaving a balance due of \$3,750.00; and \$58.47 for expenses, leaving a balance due of \$4,118.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/14/2018	
Signed		
/s/ Lou	tonia Pryor	
10	atout from	/s/ Timothy Mazur
Debtor	(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Loutonia Pryor,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Firm may lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$190.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$250.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$178/mo.
- 3. IRS will be paid \$3,006.47 pro rata after Firm's Fees are paid.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.
- You will be paying Great Lakes Financial directly outside of the plan for its lien on your Kia Forte 2010.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

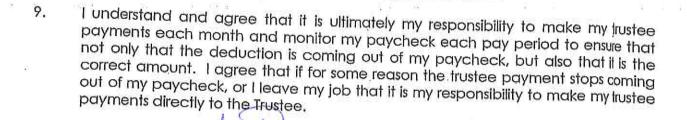
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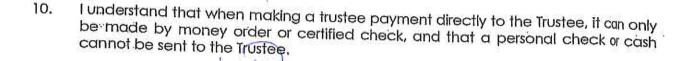
CHAPTER 13 DISCLAIMERS

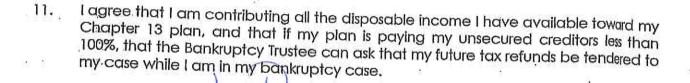
1.	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
	ordinors die pala.

- 2. I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankuptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
- I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
- 4. I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
- I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
- 6. I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my liustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
- I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
the deductions come out of my paycheck.

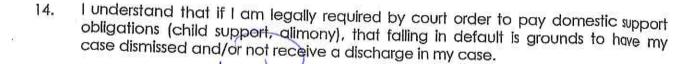






12. I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.

13. I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.



15.	Understand that my Chapter 13 plan will run between 36 and 60 month depending on the amount of debt I have, and what the bankruptcy court require my plan to run.
16 .	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to matterney. I also understand that failure to complete this requirement before makes ends is grounds to not receive my discharge.
fa d	discharge.
17,	If I have a garnishment coming out of my paycheck, I agree and understand that is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filing.
18.	If a garnishment or voluntary deduction is coming out of my bank account, lagree that it is my responsibility to contact my bank to stop said deduction or garnishmen by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
19.	I understand that my monthly Trustee payment is not finalized and may increase of decrease due to a difference in my income, expenses, and/or my debt amounts.
20.	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after reviewed my bankruptcy petition and schedules.
21.	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.

- 22. I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.
- 23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.
- 24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

DISCLAIMER FOR INDIVIDUALS WHO OWE INCOME TAX

	THE OWL INCOME IAX
1,	I understand that taxes owed to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority may not be discharged in my bankruptcy, meaning that I may still owe taxes after the completion of my bankruptcy.
2.	I understand that I will not be discharged of any taxes for which a tax return has been due for less than 3 years.
3.	I understand that I will not be discharged of any taxes for which a return has been filed for less than 2 years.
4.	I understand that if I am paying my tax debt in full through a Chapter 13 plan, interest and penalties may still accrue that are not being paid through the plan and I may owe these amounts directly to the IRS after completion of my Chapter 13 plan.
5.	I understand that if I owe taxes to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority, said tax authority has the right to offset my next tax refund by the amount owed, regardless of whether it is being paid or discharged in my bankruptcy.
6.	I understand that taxes owed to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority will not be discharged in my bankruptcy if they were assessed within the last 240 days.

Please read each paragraph and initial on the line below to state that you have read and understand each disclaimer.

VEHICLE OUTSIDE THE PLAN DISCLAIMER

1.	I understand and agree that I have full coverage insurance (collision and comprehensive coverage) on my vehicle(s), and that failure to have full assurance.
	coverage) on my vehicle(s), and that failure to have full coverage insurance is grounds for my finance company(s) to repossess my vehicle(s).
	volide(a).

- 2. I understand and agree that my car(s) are not being included in my bankruptcy and I am making my monthly car payment directly to my finance company(s). I understand and agree that if I fall into default on my direct payment(s) that this could be grounds for my car to be repossessed if I do not cure the default in a timely fashion.
- 3. I understand that I need court approval if I want to sell or trade in my vehicle and must contact my attorney to obtain such permission
- 4. I understand that upon the filling of my bankruptcy, my finance company may stop sending me billing statements, but I am still responsible for sending my car payment(s) each month. I also understand that if my monthly car payment(s) were coming directly out of my bank account it is possible my finance company will cease this action and I still must make my payment(s) directly.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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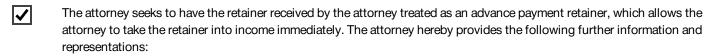
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$368.47
- 3. Before signing this agreement, the attorney has received, \$250.00 toward the flat fee, leaving a balance due of \$3,750.00; and \$58.47 for expenses, leaving a balance due of \$4,118.47
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/18/2018	
Signed:		
/s/ Lout	onia Pryor	
		/s/ Timothy Mazur
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Pryor, Loutonia	Casa No	Case No		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX		
T nowledg	The above named Debtors hereby verify le.	that the attached list of creditors is to	rue and correct to the best of their		
ate:	9/18/2018	/s/ Pryor, Louto			
		Pryor, Loutonia Signature of De			

Union Auto 8700 S. CHICAGO AV CHICAGO, IL, 60617

MCCARTHY BURGESS & WOL 26000 Cannon Rd Bedford, OH, 44146

CDA/PONTIAC 415 E MAIN POB 213 STREATOR, IL, 61364

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago, IL, 60606

SUNRISE CREDIT SERVICE 234 AIRPORT PLAZA BLVD S FARMINGDALE, NY, 11735

STATE COLLS PO BOX 6250 MADISON, WI, 53701

AMERICOLLECT INC 1851 S Alverno Rd Manitowoc, WI, 54220

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608 Harris & Harris of Illinois, LTD. 111 West Jackson Blvd. Suite 400 Chicago, IL, 60604

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

WEBBANK/FINGERHUT FRES 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999

Creditors Discount & Audit Co. PO Box 213 Streator, IL, 61364

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

Great Lakes Financial PO Box 13489 Chicago, IL, 60613

RENT A CENTER 1891 Jonesboro Rd Mcdonough, GA, 30253

East Lake Management 3500 S. Lake Park Avenue 302 Chicago, IL, 60653

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Debtor 1 Loutonia First Name	Pry Middle Name Las	ror Case number	(if known)
Part 6: Answer These Que	estions for Reporting Purposes		
^{16.} What kind of debts do you have?	"incurred by an individual p No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily b money for a business or inv No. Go to line 16c. Yes. Go to line 17.	rimarily for a personal, family, or h	re debts that you incurred to obtain of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur		npt property is excluded and administrative issecured creditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	on \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 milli	on \$10,000,000,001-\$50 billion
For you	correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state.	pter 7, I am aware that I may proce understand the relief available und I did not pay or agree to pay some ed and read the notice required by in the chapter of title 11, United St ement, concealing property, or obt se can result in fines up to \$250,0 519, and 3571.	eed, if eligible, under Chapter 7, 11,12, or 13 der each chapter, and I choose to proceed eone who is not an attorney to help me fill v 11 U.S.C. § 342(b). ates Code, specified in this petition. caining money or property by fraud in 200, or imprisonment for up to 20 years, or enture of Debtor 2
	MM / DD /		MM / DD / YYYY

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Fill in this information to identify your case:					
Debtor 1	Loutonia		Pryor		
	First Name	Middle Name	Last	Name	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last	Name	
United States E	Bankruptcy Court for the:	Northern	District of	PRODUCTION OF THE PROPERTY OF	
Case number (If known)				(State)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
	NOT an attorney to help you fill out bankruptcy forms?
☑ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury I declare that I have	read the summary and schedules filed with this declaration and
that they are true and correct.	read the summary and schedules filed with this declaration and
* /s/ Loutonia Pryor Lund	Pupe x
Signature of Debtor 1	Signature of Debtor 2
Date 9/4/2018	Date
MM/DD/YYYY	MM/DD/YYYY

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Pebtor 1 Loutonia First Name	Middle Name	Pryor Last Name	Case number (if known)
First Name	Wilddie Name	Last Name	
 Within 2 years before y creditors, or other part No 		you give a financial state	ment to anyone about your business? Include all financial institution
Yes. Fill in the deta	ils below.		
		Date issued	
Name		MM/DD/YYYY	
Number Street		_	
City	State Zip Code		
City	atate zip Code		
rt 12: Sign Below			
a bankruptcy case can r	outonia Pryor Audio re of Debtor 1	o, or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
Date 9	/4/2018		Date
Did you attach additions	al pages to Your Statement	of Financial Affairs for Inc	ividuals Filing for Bankruptcy (Official Form 107)?
☑ No			
Yes			
Did you pay or agree to	pay someone who is not an	attorney to help you fill o	ut bankruptcy forms?
☑ No			

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Pryor, Loutonia	Case No.	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFICA"	TION OF CREDITOR MAT	ΓRIX
Th knowledge	ne above named Debtors hereby verify that.	at the attached list of creditors is t	rue and correct to the best of their
Date:	9/4/2018	/s/ Pryor, Louto	nia Lunten Turn
		Pryor, Loutonia Signature of De	- formation of the second

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Debto	r 1 Loutonia First Name	Middle Name	Pryor Last Name	Case number (i/known)	
16.	Calculate the median	family income that applies to	you. Follow these steps:		
	16a. Fill in the state in		Illinois		
	16b. Fill in the number	of people in your household.	1		
	household	family income for your state and s cified in the separate instructions	To find	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	\$52,410.00
17.	How do the lines com				
				orm, check box 1, <i>Disposable Income is not determined</i> on of Disposable Income (Official Form 122C-2).	<i>i</i>
	U.S.C. § 132		Calculation of Dispose	k box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part 3	Calculate Your	Commitment Period Under	· 11 U.S.C. §1325(b)	(4)	
18.	Copy your total avera	ge monthly income from line 1	1.		\$1,079.92
19,				not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjus	stment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19:	a from line 18.			\$1,079.92
20.	Calculate your currer	nt monthly income for the year.	Follow these steps:		***************************************
	20a. Copy line 19b.				\$1,079.92
	Multiply by 12 (th	e number of months in a year).			x 12
	20b. The result is your	current monthly income for the y	ear for this part of the for	m.	\$12,959.04
	20c. Copy the median	family income for your state and	size of household from I	ne 16c.	\$52,410.00
21.	How do the lines com	pare?			
		an line 20c. Unless otherwise ord d is 3 years. Go to Part 4.	ered by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more to 4, The commitment	han or equal to line 20c. Unless on In the period is 5 years. Go to Part 4.	therwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	/s/ Loutonia Signature of D Date 9/17/20 MM/DD	ebtor 1 Joulany J	yaya x	s statement and in any attachments is true and correct. Signature of Debtor 2 Date	
		a, do NOT fill out or file Form 122 b, fill out Form 122C-2 and file it		of that form, copy your current monthly income from I	ine 14